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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify	ourself (
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full nam	e Brandice	
\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	First name	First name
Write the name the your government	Δ	Middle name
picture identificat example, your dr	וטו (וטו	Middle hame
license or passpo		Last name
Bring your pictur		
identification to y meeting with the		Suffix (Sr., Jr., II, III)
2. All other nam	es you	
have used in t		First name
8 years	Middle name	Middle name
Include your mar maiden names.		Middle Halle
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 of your Social	digits XXX - XX- 5111	xxx - xx-
Security num	ber or OR	OR
Taxpayer Identification	0 vv - vv-	9 xx - xx-
(ITIN)	Humber	

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De	ebtor 1 Brandice First Name	A Davis Middle Name Last Name	Case number (if known)
	Thot wante	Windle Warre Last Warre	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		8604 S Paulina St Apt 2 Number Street	Number Street
		Chicago Illinois 60620	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-
			-
			-

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Debto	r 1 Brandice	Α	Davis		Case number (if kno	own)	
	First Name	Middle Nam					
Part 2	Tell the Court Abo	ut Your Bankrup	tcy Case				
Ba ar	e chapter of the inkruptcy Code you e choosing to file der		brief description of each, se B2010)). Also, go to the top				ndividuals Filing for
8. Ho	ow you will pay the	more details a cashier's check may pay with I need to pay Individuals to I request that judge may, but the official poyou choose the	a credit card or check wit the fee in installments. To Pay Your Filing Fee in In	Typically, if your attorney is he a pre-printer of you choose is tallments (Omay request e your fee, anyour family signit the Applic	ou are paying the submitting you ed address. This option, sign official Form 103 this option only d may do so on ze and you are u	e fee yourself, r payment on y and attach to A). If you are filingly if your incorunable to pay to	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
ba	ave you filed for nkruptcy within the st 8 years?	No. Yes. District District	Northern District of Illinois Northern District of Illinois	When When When	5/18/2016 MM / DD / YYYY 10/31/2016 MM / DD / YYYY	Case number _ Case number _ Case number _	16-16753 16-34615
ca be sp fili yo pa	e any bankruptcy ses pending or ing filed by a ouse who is not ng this case with u, or by a business rtner, or by an filiate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	f known
	you rent your sidence?	✓ No.	e 12. I landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement Abor</i> this bankruptcy petition.				

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Davis Debtor 1 Brandice __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Brandice First Name
 A
 Davis
 Case number (if known)

 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Brandice First Name		Davis Case	number (if known)
	estions for Reporting Purposes		
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily	consumer debts? Consumprimarily for a personal, fame business debts? Business debts? Business debts? Business debts?	debts are debts that you incurred to obtain eration of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f		ny exempt property is excluded and administrative Ite to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million \$1,000,000,001-\$10 billion D million \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	million \$1,000,000,001-\$10 billion D million \$10,000,000,001-\$50 billion
Part 7: Sign Below	11		
For you	correct. If I have chosen to file under Chof title 11, United States Code. under Chapter 7. If no attorney represents me and	napter 7, I am aware that I ma I understand the relief availa d I did not pay or agree to pa	perjury that the information provided is true and y proceed, if eligible, under Chapter 7, 11,12, or 13 ble under each chapter, and I choose to proceed y someone who is not an attorney to help me fill
	I understand making a false sta	th the chapter of title 11, Un tement, concealing property, ase can result in fines up to	ited by 11 U.S.C. § 342(b). ited States Code, specified in this petition. or obtaining money or property by fraud in \$250,000, or imprisonment for up to 20 years, or Signature of Debtor 2
	Executed on 10/6/2017 MM / DE	0/YYYY	Executed on

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Debtor 1 Brandice	Α	Davis	Case number (iii	known)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the i	nformation in the sched	lules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Morsheda Hash	em	Date	10/6/2017
	Signature of Attorney	****		IM / DD / YYYY
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
			•	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Brandice	Α	Davis
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	Ф0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,850.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,850.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	***
	\$12,906,00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedu	ule D \$12,906.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
	\$0.00
s. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00 \$12,738.36
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00 \$12,738.36
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00 \$12,738.36
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00 \$12,738.36
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00 \$0.00 \$12,738.36 \$25,644.36 \$2,373.14
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00 \$0.00 \$12,738.36 \$25,644.36 \$2,373.14

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Debto	or 1 Brandice	Α	Davis	Case number (if known)						
	First Name	Middle Name	Last Name							
Part 4	Answer These Que	estions for Administra	tive and Statistical Reco	rds						
6. Ar	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?									
г	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.									
	✓ Yes.									
<u></u>	100.									
7. W	7. What kind of debt do you have?									
✓	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.									
	Your debts are not prir this form to the court wit		ou have nothing to report on the	his part of the form. Check this box ar	nd submit					
	rom the <i>Statement of You</i> orm 122A-1 Line 11; OR , F	-	ne: Copy your total current moform 122C-1 Line 14.	nthly income from Official	\$2,340.05					
9.	Copy the following specia	al categories of claims fr	om Part 4, line 6 of Schedule	e E/F:						
	From Part 4 on Schedule	E/F, copy the following:		Total claim						
9	9a. Domestic support oblig	ations (Copy line 6a.)		\$0.00	<u> </u>					
,	9b. Taxes and certain other	debts you owe the govern	nment. (Copy line 6b.)	\$0.00						
,	On Claima for death or now		interiorted (Conviling Co.)	\$0.00						
;	9c. Claims for death or pers	sonai injury while you were	intoxicated. (Copy line 6c.)	<u></u>	_					
9d. Student loans. (Copy line 6f.)										
	0		or divorce that you did not repo	ort as \$0.00						
priority claims. (Copy line 6g.) 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$0.00										
9	9g. Total. Add lines 9a thro	ough 9f.		\$0.00						

\$0.00

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Fill in this i	information to identif	y your case:		
Debtor 1	Brandice	А	Davis	
Deptor 1	First Name	Middle N		
Debtor 2 (Spouse, if fili	ing) First Name	Middle N	ama Last Nama	
	o. Thot Name	Middle N		
United Sta	tes Bankruptcy Court	for the: Northern	District of Illinois (State)	
Case num	ber		(******)	
				Check if this is an
<u>Officia</u>	I Form 106A	<u>/B</u>		amended filing
Sched	dule A/B: P	roperty		12/1
category w responsible write your	where you think it fit e for supplying corre name and case num	s best. Be as complete a ect information. If more s aber (if known). Answer e	nd accurate as possible. If two mapace is needed, attach a separate wery question.	fits in more than one category, list the asset in the arried people are filing together, both are equally e sheet to this form. On the top of any additional pages,
Part 1:	Describe Each Re	esidence, Building, Lai	nd, or Other Real Estate You	Own or Have an Interest In
		gal or equitable interest	n any residence, building, land, o	or similar property?
<u> </u>	No. Go to Part 2			
ш	Yes. Where is the pro	perty?	Miles I to the control of O Observation	Developed the De
1.1			What is the property? Check all t Single-family home	the amount of any secured claims on Schedule D:
	Street address, if available, or other description		Duplex or multi-unit building	Creditors Who Have Claims Secured by Property.
			Condominium or cooperative	Current value of the Current value of the entire property? portion you own?
			Manufactured or mobile home	
	Number Street		Land	Describe the nature of your ownership
			Investment property Timeshare	interest (such as fee simple, tenancy by
	City Sta	ate Zip Code	Other	the entireties, or a life estate), if known.
			Who has an interest in the prope	Check if this is community property (see instructions)
			one. Debtor 1 only	
			Debtor 2 only	
			Debtor 1 and Debtor 2 only	
			At least one of the debtors and	d another
			-	dd about this item, such as local
If you	own or have more tha	n one list here:	property identification number:	
ii you v	own or navo more are	ar orro, not rroro.	What is the property? Check all t	
1.2	Street address if avai	lable, or other description	Single-family home	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	otroct address, ii avai	idolo, or other description	Duplex or multi-unit building	Current value of the Current value of the
	-		Condominium or cooperative	entire property? portion you own?
			Manufactured or mobile home Land	·
	Number Street		Investment property	Describe the nature of your ownership
			Timeshare	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City Sta	ate Zip Code	Other	
			Who has an interest in the propone.	erty? Check (see instructions)
			Debtor 1 only	_
			Debtor 2 only	
			Debtor 1 and Debtor 2 only	N another
			At least one of the debtors and	
			Other information you wish to a property identification number:	dd about this item, such as local

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Debtor 1	Brandice First Name	A Middle Name	Davis Last Name	Case number	(if known)	
	et address, if available, or oth	[Vhat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
City	State	Zip Code	Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life Check if this is co	imple, tenancy by e estate), if known.
]]] 2	Vho has an interest in the propert Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Other information you wish to add	nother	(see instructions)	, p
	the dollar value of the por ve attached for Part 1. Wr	tion you own for a te that number h		uding any entrie	s for pages	
Do you ow		equitable interest	in any vehicles, whether they are	-	-	
•	ns, trucks, tractors, sport uti		also report it on Schedule G: Executo cycles	ory Contracts and	Unexpired Leases.	
3.1	Make Model: Year: Approximate mileage:	Pontiac G6 2008 130000	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information: 2008 Pontiac G6		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community instructions)		Current value of the entire property? \$2525.00	Current value of the portion you own? \$2525.00
3.2	Make Model: Year:		Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	Brandice	A	Davis	Case numbe	or (millionin)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the pro	perty? Check		claims or exemptions. P
	Model:		one.			red claims on Schedule
	Year:		Debtor 1 only		Creditors with mave Cia	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors ar	nd another		
			Check if this is community	property (see		
			instructions)	proporty (coo		
3.4	Make		Who has an interest in the pro	perty? Check	Do not deduct secured	claims or exemptions. P
	Model:	-	one.			red claims on <i>Schedule</i>
	Year:		Debtor 1 only		Creditors Who Have Cla	aims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors ar	nd another		
			Check if this is community	property (see		
				p. opo. 13 (ooo		
Exan			instructions) ner recreational vehicles, other vel ft, fishing vessels, snowmobiles, mot			
Exan	nples: Boats, trailers, motor No Yes Make		ner recreational vehicles, other vel ft, fishing vessels, snowmobiles, mot Who has an interest in the pro	torcycle accessori	Do not deduct secured	•
Exan	nples: Boats, trailers, motor No Yes Make Model:		who has an interest in the pro	torcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exan	nples: Boats, trailers, motor No Yes Make		who has an interest in the proone. Debtor 1 only	torcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims or exemptions. P red claims on <i>Schedule</i> nims Secured by Property
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only	torcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only	torcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only	torcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only	torcycle accessori perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors ar Check if this is community	perty? Check nd another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar instructions) Who has an interest in the proone.	perty? Check nd another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Other information: Make Model: Year:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar instructions) Who has an interest in the proone.	perty? Check nd another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar instructions) Who has an interest in the proone.	perty? Check nd another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Other information: Make Model: Year:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar instructions) Who has an interest in the proone. Debtor 1 and Debtor 2 only Debtor 1 only	perty? Check nd another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule hims Secured by Propert
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions) Who has an interest in the proone. Debtor 1 only	perty? Check and another property (see perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors ar Check if this is community instructions) Who has an interest in the proone. Debtor 1 and Debtor 2 only Debtor 2 only one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only	perty? Check and another property (see perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule hims Secured by Property Current value of the

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Davis Debtor 1 Brandice Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Cell Phone \$100.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music No Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$225.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$325.00 for Part 3. Write that number here

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Davis

Debtor 1 Brandice Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Wintrust Bank \$0.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Brandice First Name	A Middle Name	Davis Last Name	Case number (if known)	
20.	Government and corp	orate bonds and other negotial include personal checks, cashiers			
		ents are those you cannot transfe			
	No Yes. Give specific information about	Issuer name:			
	them				
					_
21.	Retirement or pension Examples: Interests in If		, thrift savings account	s, or other pension or profit-sharing plans	
	✓ No	Tune of consunts	In atituition name		
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			_
		Pension plan:			_
		IRA:			_
		Retirement account:			
		Keogh:			_
		Additional account:	_		_
		Additional account:	_		
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			_
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			_
		Telephone:			_
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	-
	✓ No				
	Yes	Issuer name and description:			

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Debt	or 1 Brandice First Name	A	Davis	Case number (if known)	
24.	Interests in ar	Middle N. n education IRA, in an acco 30(b)(1), 529A(b), and 529(b	ount in a qualified ABLE progra	m, or under a qualified state tuition program.	
	√ No			any interests.11 U.S.C. § 521(c):	
25.	Trusts, equita exercisable fo		operty (other than anything lis	ted in line 1), and rights or powers	
	✓ No Yes. Descr	ibe			
26.			ecrets, and other intellectual p , proceeds from royalties and lice		
	✓ No Yes. Descr	ibe			
27.		chises, and other general iding permits, exclusive licens	_	ngs, liquor licenses, professional licenses	
	✓ No Yes. Descr	ibe			
Mor	ney or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ow	red to you			·
	✓ No Yes. Give s	pecific information		Federal:	\$0.00
	about	them, including whether lready filed the returns		State:	\$0.00
	and th	ne tax years		Local:	\$0.00
29.	Family support Examples: Past		pousal support, child support, ma	aintenance, divorce settlement, property settlemen	t
	✓ No	pecific information		Alimony:	\$0.00
	res. Give s	pecine imormation		Maintenance:	\$0.00
				Support:	\$0.00
				Divorce settlement:	\$0.00
				Property settlement:	\$0.00
30.	Examples: Unpa		e payments, disability benefits, sic ans you made to someone else	ck pay, vacation pay, workers' compensation,	
	No No Describ				
	Yes. Describ	J U			

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Debt	tor 1 Brandice	Α	Davis	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		avings account (HSA); credit,	nomeowner's, or renter's insurance	
	No Yes. Name the insu of each policy and I	rance company	mpany name:	Beneficiary:	Surrender or refund value
32.				cy, or are currently entitled to receive	
	Yes. Describe				
33.		arties, whether or not you I nployment disputes, insurand	nave filed a lawsuit or made e claims, or rights to sue	a demand for payment	
34.	to set off claims No	unliquidated claims of ever	y nature, including counter	claims of the debtor and rights	
35.	Any financial assets you No Yes. Describe	ou did not already list			
36.		-	rt 4, including any entries f	or pages you have attached	
Part	5: Describe Any Bu	usiness-Related Proper	ty You Own or Have an I	nterest In. List any real estate in P	art 1.
37.	Do you own or have ar	ny legal or equitable interes	st in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable of	or commissions you already	earned		
	No Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		dems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, e	lectronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Brandice	A	Davis	Case number (if known)	
40	First Name	Middle Name	Last Name	tue de	
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of yo	ur trade	
	✓ No				
	Yes. Describe				
11	Inventory				
71.	_				
	✓ No				
	Yes. Describe				
42.	Interests in partnersh	nips or ioint ventures			
		, ,			
			Name of entity:	% of ownership:	
	Yes. Give specific information about				
	them				-
					
43. (Customer lists, mailing	lists, or other compilati	ons		
	—				
		naluda paraanally idantifiah	ole information (as defined in 11 L	ISC \$ 101/41A)\2	
	les. Do your lists i	nolude personally identiliar	ne illollitation (as defilled ill 11 c	3.3.0. § 101(41A)):	
	No				
	Yes. Desc	ribe			
	_				
44.	Any business-related	property you did not alre	eady list		
	✓ No				
	Yes. Give specific				-
	information				_
					-
					-
45. A	dd the dollar value of a	all of your entries from P	art 5, including any entries for	pages you have attached	
for Pa	art 5. Write that numbe	er here			
	Describe Any F	arm_ and Commercia	al Fishing-Related Property	You Own or Have an Interest In.	
Part	If you own or have an	n interest in farmland, list it ir	n Part 1.	Tou Own of Flave all little lest III.	
46.	Do you own or have a	uny legal or equitable int	erest in any farm- or commerc	ial fishing-related property?	
10.		my logar or oquitable me	or our many larm or commore		Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47.	•			Do not deduct secured claims
17	Farm animals				or exemptions
47.	Examples: Livestock, p	oultry, farm-raised fish			
		•			
	No No Poparibo				
	Yes. Describe				

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Debt	tor 1 Brandice First Name	A Middle Name	Davis Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	✓ No Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixt	ures, and tools of t	trade	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you d	id not already list		
	✓ No				
	Yes. Describe				
		II of your entries from Part 6, include r here		pages you have attached	
Part	7: Describe All Pro	perty You Own or Have an Inte	erest in That You	ı Did Not List Above	
53.		perty of any kind you did not alread s, country club membership	y list?		
	✓ No	.,			
	Yes. Give specific				
	information				
54. A	dd the dollar value of a	II of your entries from Part 7. Write	that number here .		<u> </u>
Part	8: List the Totals of	f Each Part of this Form			
55. i	Part 1: Total real estate	e, line 2		>	
56. r	oart 2 total vehicles, lin	ne 5	\$2525.00		
57. P	art 3: Total personal ar	nd household items, line 15	\$325.00		
58. P	art 4: Total financial as	ssets, line 36	·		
59. I	Part 5: Total business-r	elated property, line 45			
60. I	Part 6: Total farm- and	fishing-related property, line 52			
61. I	Part 7: Total other prop	erty not listed, line 54			
62. 1	Fotal personal property	. Add lines 56 through 61	\$2850.00	Copy personal property total	+ \$2850.00
					\$2850.00
63. T	otal of all property on S	Schedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:					
Debtor 1	Brandice	А	Davis		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			(State)		

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	•		
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	A/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Pontiac G6, 2008, 2008 Pontiac G6 Line from Schedule A/B: 03	\$2,525.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Brief			735 ILCS 5/12-1001(b)
	description:	\$100.00	\$100.00	
	Cell Phone Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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Debt		lle Name	Davis Last Name	Case number (if known)	
Part	2: Additional Page				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	•	emption you claim	Specific laws that allow exemption
	Brief description: Used Clothing Line from Schedule A/B: 11	\$225.00	100% of fair napplicable sta	\$225.00 narket value, up to any tutory limit	735 ILCS 5/12-1001(a)
,	Brief description: Checking account, Wintrust Bank Line from Schedule A/B: 17	\$0.00	100% of fair napplicable sta	\$0 narket value, up to any tutory limit	735 ILCS 5/12-1001(b)

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			DC	ocument Page 22 of	09		
Fill in	this infor	mation to identify your ca	se:				
Debto	r 1	Brandice	Α	Davis			
		First Name	Middle Name	Last Name			
Debto (Spous	r 2 e, if filing)	First Name	Middle Name	Last Name			
United	d States B	Sankruptcy Court for the:	Northern	District of Illinois			
Cooo				(State)			
(If know	number ⁽ⁿ⁾						
Offi	icial	Form 106D			1		Check if this is an amended filing
Scl	nedu	le D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
1. [ond case Oo any co No. 0 Yes.	number (if known). reditors have claims se	ecured by your proper	nber the entries, and attach it to the start of the start	·		es, write your
2.	List all s	ly for each claim. If more th	nan one creditor has a pa	cured claim, list the creditor rticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1		ID BOND	Describe the property	that secures the claim:	\$12,906.00	\$2,525.00	<u>\$10,381.0</u> 0
	CHICAG City Who ow Deb Deb At lea	FULLERTON er Street	Contingent Unliquidated Disputed Nature of lien. Check An agreement you car loan)	made (such as mortgage or secured n as tax lien, mechanic's lien) n a lawsuit			
	Date de incurred	bt was <u>2/2017</u>	Last 4 digits of accou	int number7849			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$12,906.00

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Fill ir	n this inforn	nation to identify your c	ase:			
Debt	or 1	Brandice	А	Davis		
		First Name	Middle Name	Last Name		
Debt	or 2 ise, if filing)	E' I Nome	NACALILIA NI	LastMana		
(Spot	ise, ii iiiiig)	First Name	Middle Name	Last Name		
Unite	ed States Ba	ankruptcy Court for the:	Northern	District of Illinois		
0				(State)		
(If kno	number wn)					
Off	icial Fo	orm 106E/F				Check if this is an amended filing
						_
Sc	hedu	ıle E/F: Cre	editors Who	Have Unsec	cured Claims	12/15
other Form claim the e know	party to a 106A/B) a is that are ntries in th	any executory contracts and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	s or unexpired leases that ecutory Contracts and Un Creditors Who Hold Claim tach the Continuation Pa	t could result in a claim. A expired Leases (Official Fo s Secured by Property. If r	Also list executory contracts or orm 106G). Do not include an nore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number ite your name and case number (if
Part	1: List A	All of Your PRIORIT	Y Unsecured Claims			
1.	Do any cr	editors have priority un	nsecured claims against y	you?		
	No. G	Go to Part 2.				
	Yes.					
2.		your priority unsecured tify what type of claim it	d claime If a creditor has r		rured claim list the creditor sena	and all a form a control of all and the control of all and

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Brandice Davis Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 **AUTOWAREHOUS** \$7,209.16 Last 4 digits of account number Nonpriority Creditor's Name 3632 N Cicero Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60641 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ 35 Automobile Is the claim subject to offset? Yes City of Chicago - Parking and red Light Tickets \$2,200.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Illinois City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Parking and Red Light Tickets Is the claim subject to offset? **✓** No Yes FIRST PREMIER BANK 4.3 \$389.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 10/2016 As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Unliquidated 56302 Saint Cloud Minnesota City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Davis Debtor 1 Brandice Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 IL Tollway \$2,642.20 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60515 Downers Grove Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ **Tollway Violations** Is the claim subject to offset? **✓** No Yes PORTFOLIO RECOVERY ASS \$298.00 Last 4 digits of account number 5842 Nonpriority Creditor's Name When was the debt incurred? 1/2017 120 CORPORATE BLVD STE 1 Number Street As of the date you file, the claim is: Check all that apply. Contingent NORFOLK 23502 Virginia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset?

✓ No Yes

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Debtor 1 Brandice A Davis Case number (if known)
First Name Middle Name Last Name

collection agency collection agency	y is trying to collec y here. Similarly, if	t from you for a del you have more tha	out your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a but you owe to someone else, list the original creditor in Parts 1 or 2, then list the an one creditor for any of the debts that you listed in Parts 1 or 2, list the additional o be notified for any debts in Parts 1 or 2, do not fill out or submit this page.
JEFFERSON CAPI	ITAL SYSTEM		
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
16 MCLELAND RI	D		Line 4.3 of (Check Part 1: Creditors with Priority Unsecured Claim
Number Street			one): Part 2: Creditors with Nonpriority Unsecured Claims
SAINT CLOUD	Minnesota	56303	Last 4 digits of account number 8929
City	State	Zip Code	
WEISSMAN KIMB	BERLY J		
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
633 SKOKIE BLV	D#400		Line 4.1 of (Check Part 1: Creditors with Priority Unsecured Claim
Number Street			one):
			Claims
Northbrook	Illinois	60062	Last 4 digits of account number 8465
City	State	Zip Code	Last 4 digits of account number 8465
Illinois Secretary o	f State		
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
2701 S Dirksen Pl	kwv		Line 4.4 of (Check Part 1: Creditors with Priority Unsecured Claim
Number Street			one): Part 2: Creditors with Nonpriority Unsecured Claims
Springfield	Illinois	62723	Last 4 digits of account number
City	State	Zip Code	Last 4 digits of account number
HARRIS & HARRIS	S LTD		
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
111 W JACKSON	BLVD S-400		Line 4.2 of (Check Part 1: Creditors with Priority Unsecured Claim
Number Street			one): Part 2: Creditors with Nonpriority Unsecured Claims
CHICAGO	Illinois	60604	Last 4 digits of account number
City	State	Zip Code	
Illinois Secretary o	f State		
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
2701 S Dirksen Pl	kwv		Line 4.2 of (Check Part 1: Creditors with Priority Unsecured Claim
Number Street	•		one): Part 2: Creditors with Nonpriority Unsecured Claims
Springfield	Illinois	62723	
City	State	Zip Code	Last 4 digits of account number

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Debtor 1 Brandice A Davis Case number (if known)

First Nar	ne Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	atistical reporting purpo	ses only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Takal alaima	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$12,738.36	
	that amount here. 6j. Total. Add lines 6f through 6i.	6j.	\$12,738.36	

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Fill in this information to identify your case:							
Debtor 1	Brandice	Α	Davis				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number			(,				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

I	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	5T Management Name 7546 S Stewart			Residential Lease, Debtor is Lessee, Yearly Residential Lease
	Number	Street	00000	
	Chicago City	Illinois State	60620 Zip Code	

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		500	Jamone rag	go 20 01 00
Fill in this in	nformation to identify your case	9:		
Debtor 1	Brandice	А	Davis	
Dalatano	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filin	g) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the: N	orthern	District of Illinois	
Case numb	er		(State)	
(II KHOWI)				Check if this is an amended filing
Officia	al Form 106H			
Sched	ule H: Your Code	btors		12/1
1. Do you	swer every question. I have any codebtors? (If you a lo 'es	are filing a joint case, do r	not list either spouse as	is a codebtor.)
Idaho,	the last 8 years, have you live Louisiana, Nevada, New Mexico lo. Go to line 3.			ry? (Community property states and territories include Arizona, California, asin.)
Y	es. Did your spouse, former s	pouse, or legal equivale	ent live with you at the	e time?
	No No			
	Yes. In which community s	tate or territory did you	live?	Fill in the name and current address of that person.
	Name of your spouse, form	ner spouse, or legal equiv	alent	
	Number Street			
	City	State	Zip Co	Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		20	oamone	. ago oo	0.00		
Fill in this	information to identify	your case:					
Debtor 1	Brandice	Α	Davis				
	First Name	Middle Name	Last N	ame	— Che	eck if this is:	
Debtor 2	ng) First Name	Middle Name	Last N	omo	- I п	An amended filing	
						A supplement showing post-petit	ion chanter 13
United State the: Case numb	es Bankruptcy Court for	Northern	_ District of Illi (S	nois State)		expenses as of the following date	
(If known)					-	MM / DD / YYYY	
Officia	l Form 106l						
Sched	ule I: Your In	come					12/15
spouse. If r number (if		l, attach a separate she y question.				not include information abou ional pages, write your name	-
1. Fill in y informa	our employment		Debtor 1			Debtor 2	
		Employment status	✓ Emplo	yed		Employed	
attach a	ave more than one job, separate page with tion about additional		Not Er	nployed		Not Employed	
employe	ers.	Occupation				_	
	part time, seasonal, or oloyed work.	Employer's name	Amazon C	om DEDC LLC.		_	
	tion may include student	Employer's address	202 Westl	ake Ave N			
	emaker, if it applies.		Number Str	reet		Number Street	
						_	
			Seattle	Washing	ton 98109	_	
			City	State	Zip Code	City State	Zip Code
		How long employed there?	1 year 9 m	onths			
Part 2: 0	Give Details About N	Monthly Income					
spouse un	less you are separated.		-		-	write \$0 in the space. Include you	
	ce, attach a separate she		COMDINE INE		Debtor 1	or that person on the lines below. For Debtor 2 or	n you need
		ary, and commissions (befo , calculate what the monthly		2.	\$2,382.84	non-filing spouse	
	ate and list monthly over	rtime pay.		3.	+ \$0.00		
	ılate gross income. Add li			4.	\$2,382.84		
52.00				· I———	ΨΕ,302.04		

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Debtor 1Brandice First Name	A Da Middle Name Las	vis st Name	Case number		
The Name	inidate raine Lac	or Hamo	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$2,382.84		
5. List all payroll deduction					
5a. Tax, Medicare, and S	Social Security deductions	5a.	\$351.69		
5b. Mandatory contribut	ions for retirement plans	5b.	\$0.00		
5c. Voluntary contribution	ons for retirement plans	5c.	\$0.00		
5d. Required repayments	s of retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support obl	ligations	5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Sp	pecify:	5h. +	\$0.00 +		
6. Add the payroll deduction +5h.	ns. Add lines 5a + 5b + 5c + 5d + 5e +5f +	5g 6.	\$351.69		
7. Calculate total monthly t	take-home pay. Subtract line 6 from line 4	. 7.	\$2,031.14		
8. List all other income reg	ularly received:				
business, profession,					
gross receipts, ordinary	each property and business showing y and necessary business expenses, and				
the total monthly net ir		8a.	\$0.00		
8b. Interest and dividend		8b.	\$0.00		
dependent regularly					
divorce settlement, and	sal support, child support, maintenance, d property settlement.	8c.	\$0.00		
8d. Unemployment comp	pensation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
Include cash assistance cash assistance that yo	sistance that you regularly receive e and the value (if known) of any non- ou receive, such as food stamps (benefits al Nutrition Assistance Program) or	8f.	\$0.00		
8g. Pension or retiremen	nt income	8g.	\$0.00		
8h. Other monthly incom	ne. Specify: Pro-rated Tax Refund	8h. +	\$342.00 +		
	d lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8	Bh. 9.	\$342.00		
10. Calculate monthly incom Add the entries in line 10 for	ne. Add line 7 + line 9. or Debtor 1 and Debtor 2 or non-filing spo	10. use	\$2,373.14 +	=	\$2,373.14
Include contributions from friends or relatives.	contributions to the expenses that you liberal an unmarried partner, members of your house already included in lines 2-10 or amoun	ousehold, your	dependents, your roomn		
Specify:				1	1. + \$0.00
	ast column of line 10 to the amount in I Summary of Schedules and Statistical Sumi				2. \$2,373.14
					Combined monthly income
13. Do you expect an increa No.	ase or decrease within the year after yo	u file this form	n?		
Yes. Explain:					

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		Docu	ment Page 32 of 6	59	
Fill in this infor	mation to identify your	case:			
Debtor 1	Brandice	А	Davis		
Dalatano	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filii	ng
United States B	ankruptcy Court for the	: Northern [District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)	-			MM / DD / YYY	(
Official	Form 106J				
Schedul	e J: Your Ex	oenses			12/15
information. If i	more space is needed wer every question.	l, attach another sheet to this	re filing together, both are equa form. On the top of any addition		
	cribe Your Househ	old			
1. Is this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live in a	separate household?			
	No				
	Yes. Debtor 2 must	file Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of De	btor 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	•	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	7 years	No. ✓ Yes.
3. Do your exp expenses of than yourself and	f people other	No Yes			
dependents					
Part 2: Estir	nate Your Ongoing	Monthly Expenses			
-	f a date after the ban		rou are using this form as a supp plemental Schedule J, check th		
•	•	-cash government assistance it on Schedule I: Your Income	-		Your expenses
	or home ownership e	xpenses for your residence. In	clude first mortgage payments and	d	\$850.00

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

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Debtor 1 Brandice A Davis Case number (if known)
First Name Middle Name Last Name

FIISTName	Mildule Name Last Name		
			Your expenses
5. Additional mortgage paymen	its for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$150.00
6b. Water, sewer, garbage coll	ection	6b.	\$0.00
6c. Telephone, cell phone, Int	ernet, satellite, and cable services	6c.	\$140.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supp	olies	7.	\$400.00
8. Childcare and children's edu	cation costs	8.	\$0.00
9. Clothing, laundry, and dry cl	eaning	9.	\$60.00
10. Personal care products and	Services	10.	\$33.00
11. Medical and dental expens	es	11.	\$0.00
12. Transportation. Include gas, Do not include car payments	maintenance, bus or train fare.	12.	\$160.00
13. Entertainment, clubs, recre	ation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions ar	d religious donations	14.	\$0.00
15. Insurance. Do not include insurance dedu	cted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$150.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes of	leducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	nts:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle	2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	e I, Your Income (Official Form 106I).	18.	
, , ,	o support others who do not live with you.		
Specify:		19.	\$0.00
20. Other real property expense 20a. Mortgages on other prop	s not included in lines 4 or 5 of this form or on Schedule I: Your Income.	202	\$0.00
20b. Real estate taxes.	y	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's,	or renter's insurance		
20d. Maintenance, repair, and		20c 20d	\$0.00 \$0.00
20e. Homeowner's association			
200. Homowiter 3 association	i oi oondoniinaiii ddoo	20e	\$0.00

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Debtor 1 Brandice	Α	Davis	Case number (if known)				
First Name	Middle Name	Last Name					
21. Other. Specify:			21	\$0.00			
00 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1							
•	Calculate your monthly expenses.						
22a. Add lines 4 through 2	22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2						
• • • • • • • • • • • • • • • • • • • •				\$1,943.00			
22c. Add line 22a and 22b	. The result is your monthly exp	enses.	22.				
23. Calculate your monthly n	net income.						
23a. Copy line 12 (your co	mbined monthly income) from	Schedule I.	23a	\$2,373.14			
23b. Copy your monthly e.	xpenses from line 22 above.		23b	\$1,943.00			
23c. Subtract your monthly	y expenses from your monthly	ncome.	Γ	\$430.14			
The result is your mo	nthly net income.		23c				
	ect to finish paying for your car rease or decrease because of a						

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Fill in this information to identify your case:							
Debtor 1	Brandice	Α	Davis				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number			(,				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and						
x	/s/ Brandice Davis	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 10/6/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill in thi	s infori	mation to identify your c	ase:					
Debtor 1		Brandice First Name	A Middle	Davis Name Last N	ame			
Debtor 2 (Spouse, if		First Name	Middle	Name Last N	ame			
United S	tates B	ankruptcy Court for the:	Northern	District of Illi	nois			
Case nu (If known)	mber			(S	tate)			
Offic	ial	Form 107				_		Check if this is a amended filing
			l Affairs f	or Individuals	s Filing for	Bankru	ptcv	04/1
Be as co informat number	omplet tion. If (if kno	te and accurate as po f more space is neede own). Answer every qu	ssible. If two m d, attach a sep uestion.	arried people are filin arate sheet to this for	g together, both a	are equally r	esponsible for s	
Part 1:	Give	Details About Your	Marital Status	and Where You Live	ed Before			
1. W	hat is	your current marital sta	itus?					
	Mar Not	ried married						
2. Du	uring t	he last 3 years, have yo	u lived anywher	e other than where you	live now?			
	No Yes	. List all of the places yo	u lived in the las	t 3 years. Do not includ	e where you live no	w.		
	Deb	tor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as D	Debtor 1		Same as Debtor 1
		42 S Princeton Ave		From	Number Street			From
	Chic		60628 Zip Code		City	State	Zip Code	
					Same as D	Debtor 1		Same as Debtor 1
	Nun	ber Street		From	Number Street			From
	City	State	Zip Code		City	State	Zip Code	
	<i>territor</i> No	<i>ies</i> include Arizona, Califo	rmia, Idaho, Louis	pouse or legal equivaler siana, Nevada, New Mexi Codebtors (Official For	co, Puerto Rico, Texa			mmunity property states

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Case number (if known)

Davis

First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$18344.95 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$19000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$19000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. YTD LINK \$1,400.00 From January 1 of current year until the date you filed for bankruptcy: Est. LINK \$2,400.00 For last calendar year: (January 1 to December 31, 2016 Est. LINK \$2,400.00 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Brandice

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Davis

Debtor 1 Brandice __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

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or 1	Brandice		Α	Da	ıvis	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi com age	ders include your porations of whic	relatives; a h you are a for a busin	iny general partner in officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	aranteed or cosigne	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

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Debtor 1 Brandice Davis Case number (if known) First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Brandice First Name	A Middle Name	Davis	Case number (if known)	
	First Name	Middle Name	Last Name		
11.	Within 90 days before you accounts or refuse to mal			bank or financial institution, set off any am	ounts from your
	✓ No ✓ Yes. Fill in the details.				
			Describe the action th	ne creditor took Date action was taken	Amount
	Creditor's Name		-		-
	Number Street		-		
			Last 4 digits of account	number: XXXX-	
	City Star	·	-		
12.	Within 1 year before you fi appointed receiver, a cust			possession of an assignee for the benefit of	f creditors, a court-
	✓ No ☐ Yes				
Part	5: List Certain Gifts ar	nd Contributions			
13.	Within 2 years before you	ı filed for bankruptcy, di	d you give any gifts with a	total value of more than \$600 per person?	
	✓ No Yes. Fill in the details	for each gift.			
	Gifts with a total valu	ue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You (Gave the Gift	-		
	Number Street		-		
	City Star Person's relationship to	·	-		
					_
	Person to Whom You (Gave the Gift	- -		
	Number Street		-		
	City Sta	te Zip Code	-		
	Person's relationship to	you			

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ebtor 1	Brandice		Α	Davis	Case number (if kno	wn)	
	First Name		Middle Name	Last Name			
. Wi	thin 2 years before y	you filed fo	or bankruptcy, did	you give any gifts or contril	outions with a total value	of more than \$600	to any charity?
	No						
<u>✓</u>							
	Yes. Fill in the deta	ails for eac	h gift or contributi	on.			
	Gifts or contributi	ons to cha	arities	Describe what you con	tributed	Date you	Value
	that total more th			200020		contributed	
				_			-
	Charity's Name						
				_			
	Number Street			-			
	City	State	Zip Code	-			
	J.,	Otato	p				
rt 6:	List Certain Loss	202					
	No Yes. Fill in the deta Describe the prop how the loss occu	erty you lo	ost and	Describe any insurance Include the amount that pending insurance claims	insurance has paid. List	Date of your loss	Value of property lost
				A/B: Property.			
. Wit	out seeking bankrup	ou filed for otcy or pre	bankruptcy, did y paring a bankrup	= =			anyone you consulte
. Wit	thin 1 year before yo out seeking bankrup	ou filed for otcy or pre ankruptcy p	bankruptcy, did y paring a bankrup				anyone you consulte
. Wit	thin 1 year before yout seeking bankrup lude any attomeys, ba	ou filed for otcy or pre ankruptcy p	bankruptcy, did y paring a bankrup	tcy petition?	or services required in your b		Amount of payment
. Wit	thin 1 year before your seeking bankrup lude any attomeys, ba No Yes. Fill in the deta	ou filed for otcy or pre ankruptcy p	bankruptcy, did y paring a bankrup	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before your seeking bankrup lude any attorneys, ba No Yes. Fill in the deta	ou filed for otcy or pre ankruptcy p hils.	bankruptcy, did y paring a bankrup	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer	Amount of
. Wit	chin 1 year before your seeking bankrup lude any attorneys, ba No Yes. Fill in the deta Semrad Law Firm Person Who Was Po	ou filed for otcy or pre ankruptcy pails.	bankruptcy, did y paring a bankrup	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before your seeking bankrup lude any attorneys, ba No Yes. Fill in the deta Semrad Law Firm Person Who Was Po 11101 S. Western A	ou filed for otcy or pre ankruptcy pails.	bankruptcy, did y paring a bankrup	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before your seeking bankrup lude any attorneys, ba No Yes. Fill in the deta Semrad Law Firm Person Who Was Po	ou filed for otcy or pre ankruptcy pails.	bankruptcy, did y paring a bankrup	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before your seeking bankrup lude any attorneys, ba No Yes. Fill in the deta Semrad Law Firm Person Who Was Po 11101 S. Western A	ou filed for otcy or pre ankruptcy pails.	bankruptcy, did y paring a bankrup	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	shin 1 year before you seeking bankrup lude any attorneys,	ou filed for otcy or pre ankruptcy p ails. aid Avenue	bankruptcy, did y paring a bankrup petition preparers, o	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	shin 1 year before you seeking bankrup lude any attorneys, bat No Yes. Fill in the deta Semrad Law Firm Person Who Was Parish	ou filed for otcy or pre ankruptcy pails.	bankruptcy, did y paring a bankrup petition preparers, o	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	shin 1 year before you seeking bankrup lude any attorneys, bat No Yes. Fill in the deta Semrad Law Firm Person Who Was Parish Who Was Parish Who Was Parish Who Was Parish Wumber Street Chicago	ou filed for otcy or pre ankruptcy p ails. aid Avenue	bankruptcy, did y paring a bankrup petition preparers, o	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	shin 1 year before you seeking bankrup lude any attorneys, bat No Yes. Fill in the deta Semrad Law Firm Person Who Was Parish	ou filed for otcy or pre ankruptcy pails. aid Avenue Illinois State	bankruptcy, did y paring a bankrup petition preparers, o	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	Semrad Law Firm Person Who Was Pand Number Street Chicago City	ou filed for otcy or pre ankruptcy pails. aid Avenue Illinois State	bankruptcy, did y paring a bankrup petition preparers, o	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	Semrad Law Firm Person Who Was Pand Number Street Chicago City	bu filed for otcy or pre ankruptcy parkruptcy parkruptc	bankruptcy, did y paring a bankrup petition preparers, o 60643 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	Semrad Law Firm Person Who Was Perso	bu filed for otcy or pre ankruptcy parkruptcy parkruptc	bankruptcy, did y paring a bankrup petition preparers, o 60643 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	Semrad Law Firm Person Who Was Pallong Street Chicago City Email or website ad Person Who Made	bu filed for otcy or pre ankruptcy particles. Taid Avenue Illinois State Idress the Paymer	bankruptcy, did y paring a bankrup petition preparers, o 60643 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	Semrad Law Firm Person Who Was Perso	bu filed for otcy or pre ankruptcy particles. Taid Avenue Illinois State Idress the Paymer	bankruptcy, did y paring a bankrup petition preparers, o 60643 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	Semrad Law Firm Person Who Was Paull or website ad	bu filed for otcy or pre ankruptcy particles. Taid Avenue Illinois State Idress the Paymer	bankruptcy, did y paring a bankrup petition preparers, o 60643 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	Semrad Law Firm Person Who Was Pallong Street Chicago City Email or website ad Person Who Made	bu filed for otcy or pre ankruptcy particles. Taid Avenue Illinois State Idress the Paymer	bankruptcy, did y paring a bankrup petition preparers, o 60643 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	Semrad Law Firm Person Who Was Paull or website ad	bu filed for otcy or pre ankruptcy particles. Taid Avenue Illinois State Idress the Paymer	bankruptcy, did y paring a bankrup petition preparers, o 60643 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
i. Wit	Semrad Law Firm Person Who Was Paull or website ad	bu filed for otcy or pre ankruptcy particles. Taid Avenue Illinois State Idress the Paymer	bankruptcy, did y paring a bankrup petition preparers, o 60643 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	Semrad Law Firm Person Who Was Parson Who Made Chicago City Email or website ad Person Who Was Parson Who Made	bu filed for otcy or pre ankruptcy parkruptcy parkruptc	bankruptcy, did y paring a bankrup petition preparers, o 60643 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	Semrad Law Firm Person Who Was Parson Who Made Chicago City Email or website ad Person Who Was Parson Who Made	bu filed for otcy or pre ankruptcy particles. Taid Avenue Illinois State Idress the Paymer	bankruptcy, did y paring a bankrup petition preparers, o 60643 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	Semrad Law Firm Person Who Was Processor Who Was	bu filed for otcy or pre ankruptcy particles. aid Avenue Illinois State Idress the Paymer aid	bankruptcy, did y paring a bankrup petition preparers, o 60643 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment
i. Wit	Semrad Law Firm Person Who Was Parson Who Made Chicago City Email or website ad Person Who Was Parson Who Made	bu filed for otcy or pre ankruptcy particles. aid Avenue Illinois State Idress the Paymer aid	bankruptcy, did y paring a bankrup petition preparers, o 60643 Zip Code	tcy petition? or credit counseling agencies for credit counsel	or services required in your b	Date payment or transfer was made	Amount of payment

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First Name Middle Name Last Name 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.	f pay or transfer any property to	anyone who promised t
Do not include any payment or transfer that you listed on line 16. No	f pay or transfer any property to	anyone who promised t
Yes. Fill in the details.		
Description and value of any proper transferred	rty Date payment or transfer was made	Amount of payment
Person Who Was Paid		
Number Street		
City State Zip Code		
18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security ir and transfers that you have already listed on this statement. No		
Yes. Fill in the details.	Deceribe only property or	Doto
Description and value of property transferred	Describe any property or payments received or debts in exchange	paid transfer was made
Person Who Received Transfer		
Number Street		
City State Zip Code Person's relationship to you		
Person Who Received Transfer		
Number Street		
City State Zip Code Person's relationship to you		
 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-sett beneficiary? (These are often called asset-protection devices.) 	tled trust or similar device of wh	nich you are a
✓ No ✓ Yes. Fill in the details.		
Description and value of the prope	erty transferred	Date transfer was made
Name of trust		

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Debtor 1 Brandice Davis Case number (if known) First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Davis Debtor 1 Brandice Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Brandice		Α	D	avis	Cas	e number (ii	fknown)		
		First Name		Middle Name	نا	ast Name	_				
26.		e you been a part	y in any judio	cial or administ	rative proce	eeding under	any environmer	ntal law? In	clude settler	ments and ord	ers.
	씜	No Yes. Fill in the det	tails.								
	_				Court or a	gency		Nature	of the case		Status of the case
		Case title									Pending
					Court Name	Э					
		Case number			NumberStre	eet					On appeal
					City	State	Zip Code				Concluded
Part	11:	Give Details Al	bout Your E	Business or C	onnection	s to Any Bu	siness				
27.	Witl	nin 4 years before	you filed for	bankruptcy, di	d you own a	business or	have any of the	following c	onnections t	o any business	s?
		-			-		r activity, either f	_		, , , , , , , , , , , , , , , , , , , ,	
					-		artnership (LLP)	an arric or p	Jair uno		
		A partner in a			-, -	, , , , , , , , , , , , , , , , , , ,	, ,				
		An officer, di	rector, or ma	naging executi	ve of a corp	oration					
		An owner of	at least 5% c	of the voting or	equity secur	rities of a cor	poration				
		No. None of the a	ahove annlie	s Go to Part 19)						
	씜	Yes. Check all the				ow for each h	nusiness				
	Ш	103. Officer all the	αι αρριγ ασσ	ve and illining			ure of the busine		Employer I	dontification r	number Do not
					Desc	inde the hat	ure or the busine	:55			number or ITIN.
		Duainaga Nama							EIN:		
		Business Name									
		Number Street							Dates busi	ness existed	
		Oit.	Ctata	7:- 0	Nam —	e of account	ant or bookkeep	er	_	_	
		City	State	Zip Code					From	То	
					Desc	ribe the nati	ure of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
					_				Dates bee	ness existed	
		Number Street			Nam	e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code					From	To	
					Desc	ribe the nat	ure of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
					Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	

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Debt	tor 1 Brandice		Α	Davis	Case number (if known)
	First Name		Middle Name	Last Name	
28.		rs before you filed f other parties.	or bankruptcy, did yo	u give a financial statem	ent to anyone about your business? Include all financial institutions,
	Yes. Fill	in the details below			
	_			Date issued	
				MM/DD 0000/	_
	Name			MM/DD/YYYY	
	Numbe	r Street		_	
				=	
	City	State	Zip Code		
Part	12: Sign B	elow			
t	rue and corre a bankruptcy	ect. I understand th case can result in f	at making a false sta nes up to \$250,000,	tement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	•	/s/ Brandice D Signature of Debt			Signature of Debtor 2
		Signature or Debt	OI I		ŭ
		Date 10/6/2017			Date
	Did vou attac	n additional pages t	o Your Statement of	Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
	√ No				3
	-				
L	Yes				
	Did you pay o	r agree to pay some	one who is not an at	torney to help you fill out	bankruptcy forms?
Į.	√ No				
Ī	Yes. Nam	e of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

In

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

re Brandice A Davis		Case No.	
Debtor		_	(If known)
		Chapter	Chapter 13
Pursuant to 11 U.S.C. § 329(a) an compensation paid to me within compensation.	d Fed. Bankr. P. 2016(b), I c ne year before the filing of t alf of the debtor(s) in conte	ertify that I am the attorney for the the petition in bankruptcy, or agreemplation of or in connection with	abovenamed debtor(s) and that ed to be paid to me, for services
Prior to the filing of this statemen	I have received		\$300.00
Balance Due			\$3,700.00
2. The source of the compensation p	aid to me was:		
Debtor	Other (spec	sify)	
3. The source of the compensation p	aid to me is:		
✓ Debtor	Other (spec	sify)	
4. I have not agreed to share the members and associates of m		ation with any other person unless	they are
	law firm. A copy of the agre	n with a other person or persons w ement, together with a list of the n	
 In return for the above-disclosed f a. Analysis of the debtor's fir bankruptcy; 	-	egal service for all aspects of the bring advice to the debtor in determ	• •
b. Preparation and filing of a	ny petition, schedules, state	ements of affairs and plan which m	ay be required;
c. Representation of the debt	or at the meeting of credito	rs and confirmation hearing, and a	any adjourned hearings thereof;
d. Representation of the debt	or in adversary proceedings	s and other contested bankruptcy i	matters;
6. By agreement with the debtor(s), t	ne above-disclosed fee doe	s not include the following service	s:
	CERTI	FICATION	
I certify that the foregoing is a comp debtor(s) in this bankruptcy proceeding		ment or arrangement for payment	to me for representation of the
10/6/2017		/s/ Morsheda Hashem	
Date		Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$61.76 for expenses, leaving a balance due of \$4,071.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	10/6/2017	
Signed:		
/s/ Bran	dice Davis	
		/s/ Morsheda Hashem
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Davis, Brandice A	Case No	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MA	TRIX
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is t	rue and correct to the best of their
Date:	10/6/2017	/s/ Davis, Brand Davis, Brandice Signature of De	A

OVERLND BOND 4701 W FULLERTON CHICAGO, IL, 60639

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

JEFFERSON CAPITAL SYSTEM PO Box 7999 Saint Cloud, MN, 56302

PORTFOLIO RECOVERY ASS 140 Corporate Blvd Norfolk, VA, 23502

AUTOWAREHOUS 3632 N Cicero Ave Chicago, IL, 60641

WEISSMAN KIMBERLY J 633 SKOKIE BLVD#400 Northbrook, IL, 60062

IL Tollway PO Box 5544 Chicago, IL, 60608

Illinois Secretary of State 2701 S Dirksen Pkwy Springfield, IL, 62723

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
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- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

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- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \$726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
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 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$61.76 for expenses, leaving a balance due of \$4,071.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	10/4/2017			
Signed:				
/s/ Bran	dice Davis			
	Milis	The.	/s/ Morsheda Hashem Mushul Ja	1
Debtor(s	s)		Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Brandice First Name	A Middle Name	Davis Last Name	Case number (if know	vn)
	estions for Reporting Purp			
^{16.} What kind of debts do you have?	16a. Are your debts prim "incurred by an indiv No. Go to line 16 Yes. Go to line 1	narily consumer deb ridual primarily for a p 6b. 7. arily business debts as or investment or the 6c.	personal, family, or house Research Research	ots that you incurred to obtain ne business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid	apter 7. Do you estima		operty is excluded and administrative ed creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001	-5,000 -10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	If I have chosen to file under of title 11, United States Counder Chapter 7. If no attorney represents measure this document, I have old I request relief in accordance I understand making a false connection with a bankrupte both. 18 U.S.C. §§ 152, 134 /s/ Brandice Davis Signature of Debtor 1	e and I did not pay or btained and read the with the chapter of statement, concealing case can result in 11, 1519, and 3571.	are that I may proceed, if or relief available under each agree to pay someone we notice required by 11 U.stitle 11, United States Cong property, or obtaining fines up to \$250,000, or Signature of E	ode, specified in this petition. money or property by fraud in mprisonment for up to 20 years, or
	Executed on 10/4/20	/ DD / YYYY	Executed or	MM / DD / YYYY

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Fill in this infor	mation to identify you	ır case;			
Debtor 1	Brandice	A	Davis		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name				
		Middle Name	Last Name		
United States E	Bankruptcy Court for th	e: Northern	District of Illinois		
Case number			(State)		
(if known)	····				
Official	Form 106D)ec		····	Check if this is an amended filing
Declarat	ion About aı	n Individual Debto	or's Schedule	es	12/15
			r amended schedules. can result in fines un	Making a false statement, concealin to \$250,000, or imprisonment for up	g property, or obtaining
U.S.C. §§ 152,	1341, 1519, and 3571		our result in times up	to \$250,000, or imprisonment for up	to 20 years, or both. 18
Part 18 Sign	Relow				
	20.07,				
Did you pa	ay or agree to pay so	meone who is NOT an attorne	y to help you fill out ba	nkruptcy forms?	:
✓ No					
Yes. N	lame of person		Attach Bankruptcy Signature (Official	y Petition Preparer's Notice, Declaration, Form 119).	and
Under pen that they a	alty of perjuty, I decl	are that I have read the summ	ary and schedules file	d with this declaration and	
✗ /s/ Brandi	ice Davis	Mh lini	~		

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

Date 10/4/2017 MM/DD/YYYY

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Debtor 1 Brandice	Α	Davis	Case number (if known)
First Name	Middle Name	Last Name	
28. Within 2 years before creditors, or other pa	e you filed for bankruptcy, di arties.	d you give a financial state	ment to anyone about your business? Include all financial institution
✓ No ✓ Yes. Fill in the de	etails below.		
		Date issued	
Name		MM/DD/YYYY	_
Number Street	Control of the contro		
City	State Zip Code	***************************************	
-			
Cian Dalann			
I have read the answer	s on this Statement of Finar	ncial Affairs and any attach	ments, and I declare under penalty of perjury that the answers are
I have read the answer true and correct. I und a bankruptcy case can	erstand that making a false result in fines up to \$250,00	statement, concealing pro-	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
I have read the answer true and correct. I und a bankruptcy case can	erstand that making a false result in fines up to \$250,00	statement, concealing pro-	perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
I have read the answer true and correct. I und a bankruptcy case can	erstand that making a false result in fines up to \$250,00	statement, concealing pro-	perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
I have read the answer true and correct. I und a bankruptcy case can	erstand that making a false result in fines up to \$250,00 Brandice Davis ure of Debtor 1 10/4/2017	statement, concealing proj 00, of imprisonment for up t	perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
I have read the answer true and correct. I und a bankruptcy case can	erstand that making a false result in fines up to \$250,00 Brandice Davis ure of Debtor 1 10/4/2017	statement, concealing proj 00, of imprisonment for up t	perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date
I have read the answer true and correct. I und a bankruptcy case can sign at the second secon	erstand that making a false result in fines up to \$250,00 Brandice Davis ure of Debtor 1 10/4/2017	statement, concealing proj 00, of imprisonment for up t	perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date
I have read the answer true and correct. I und a bankruptcy case can bankruptcy case can be signed. Y	erstand that making a false result in fines up to \$250,00 Brandice Davis ure of Debtor 1 10/4/2017	statement, concealing proposed to financial Affairs for Indi	Signature of Debtor 2 Date
true and correct. I und a bankruptcy case can	erstand that making a false result in fines up to \$250,00 Brandice Davis ure of Debtor 1 10/4/2017 nal pages to Your Statement	statement, concealing proposed to financial Affairs for Indi	Signature of Debtor 2 Date

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

	Davis, Brandice A Debtor(s)	Case No
		Chapter. Chapter13
	VERIF	CATION OF CREDITOR MATRIX
TI knowledge	he above named Debtors hereby ver e.	fy that the attached list of creditors is true and correct to the best of their
Date:	10/4/2017	/s/ Davis, Brandice A
		Davis, Brandice A Signature of Debtor

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Debt	or 1 Brandice	Α	Davis	Case number ((fknown)	
	First Name	Middle Name	Last Name		
16.	Calculate the median f	amily income that applies to y	ou. Follow these step	:	
	16a. Fill in the state in wh	nich you live.	Illinois		
	16b. Fill in the number of	people in your household.	2		
	16c. Fill in the median far	mily income for your state and s			\$66,487.00
		ied in the separate instructions f	l o fine or this form. This list m	d a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	
17.	How do the lines compa			ay are so aramado ar trio barintaptey diara s omee.	
	17a. Line 15b is less under 11 U.S.C	than or equal to line 16c. On the control of the co	e top of page 1 of this on NOT fill out Calculati	form, check box 1, <i>Disposable income is not determined</i> on of <i>Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(re than line 16c. On the top of p b)(3). Go to Part 3 and fill out r current monthly income from li	Calculation of Dispos	ck box 2, Disposable income is determined under 11 sable Income (Official Form 122C-2). On line 39 of that	
Part	33 Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)(4)	
18.		monthly income from line 11			\$2,340.05
19.	Deduct the marital adju commitment period unde	stment if it applies. If you are r 11 U.S.C. § 1325(b)(4) allows	married, your spouse i you to deduct part of y	s not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	nent does not apply, fill in 0 on I	ine 19a.		-\$0.00
	19b. Subtract line 19a f				\$2,340.05
20.	Calculate your current i	monthly income for the year. I	ollow these steps:		
	20a. Copy line 19b.				\$2,340.05
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cu	rrent monthly income for the year	ar for this part of the fo	rm.	\$28,080.60
	20c. Copy the median far	nily income for your state and si	ze of household from I	ine 16c.	\$66,487.00
21.	How do the lines compa				
	Line 20b is less than commitment period is	line 20c. Unless otherwise order 3 years. Go to Part 4.	ed by the court, on the	top of page 1 of this form, check box 3, The	
	Line 20b is more than 4, <i>The commitment p</i>	n or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	nerwise ordered by the	court, on the top of page 1 of this form, check box	
Part 4	Sign Below	Λ			
	By signing here, I dec	lare under penalty of perjury that	the information on thi	s statement and in any attachments is true and correct.	
	🗶 /s/ Brandice D	avis / / /	^ x		
	Signature of Debt		<u>_</u> ,	Signature of Debtor 2	
	Date 10/4/2017		1	Date	
	MM/DD/YY	₩		MM/DD/YYYY	
	If you checked 17b, fil	o NOT fill out or file Form 122C Il out Form 122C-2 and file it wi	-2. th this form. On line 39	of that form, copy your current monthly income from line	14
	above.			,	